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ABSTRACT

Information on programs that provide financial aid to colleges and students are described in this information sheet of the National Information Center for Handicapped Children and Youth. Four basic categories of financial aid are grants, loans, work, and benefits. The Division of Personnel Preparation of the U.S. Department of Education makes grants to colleges to prepare people to work with handicapped students; the colleges provide aid directly to students. Military funds include Reserve Officers' Training Corps scholarships for men and women, which are offered by the Army, Navy, and Air Force. Financial assistance is available for veterans, a veteran's dependent, a disabled person, or a disabled person's dependent. Programs include the Vietnam G.I. Bill, Supplemental Security Income, and Social Security Disability Insurance. The college financial aid office or high school are required by federal regulation to provide students information, including types of aid, applying for aid, college costs, and refund policies. Sources of information about private financial aid, including ethnic organizations, are noted, along with seven creative ways for students to finance their education. A list of 10 guides and directories of financial aid resources and ordering information is included. (SW)

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NATIONAL INFORMATION CENTER FOR HANDICAPPED
CHILDREN AND YOUTH

FINANCIAL AID FOR HIGHER EDUCATION: ANYTHING'S POSSIBLE!

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National Information Center for Handicapped Children and Youth

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WASHINGTON, D.C. 20013

Financial Aid for Higher Education: Anything's Possible!

"Financial aid" is a system of economic assistance to help people meet their educational expenses. There are four basic categories of financial assistance:

1) Grants
2) Loans
3) Work
4) Benefits

The most common sources of assistance are:

1) Government—Federal, State or Local
2) Your College's Financial Aid Office
3) Private Groups—clubs, foundations or organizations.

The enclosed booklet describes the Federal programs and lists addresses for State student aid.

Special Education Programs of the Department of Education has a division called the Division of Personnel Preparation. The division makes grants to institutions of higher learning to prepare people to work with handicapped students, and the colleges or universities provide aid directly to students. Ask at the Financial Aid Office of your school about this kind of student aid.

Military Money

Reserve Officers' Training Corps (ROTC) scholarships are available for men and women and are offered by the Army, Navy and Air Force.

Army ROTC scholarships pay for academic expenses and subsidize living expenses. In return, the student has an obligation to serve in the Army for six years. During those six years, the Army will place the person in a position which requires the use of the skills he or she acquired in college. For more information, write to:

Army ROTC Scholarships
P.O. Box 12703
Philadelphia, PA 19134

The Navy ROTC program is similar to the Army program, but the Navy has more specific courses of study that a participant must follow. Also, the Navy requires more years of active service than does the Army. For information on this program, write to:

The Navy Opportunity Information Center
P.O. Box 2000
Pelham Manor, NY 10803

Air Force ROTC is similar. For more information, write to:

AFROTC Advisory Committee
Maxwell Air Force Base
Montgomery, AL 36112

All the ROTC programs are competitive and based on demonstrated academic and other skills and abilities.

Keep in mind that all the ROTC programs are training people primarily for military service. Some courses of study could eventually lead to a career working with handicapped people—physical education, physical therapy or nursing, for example. Investigate the limitations on what you can study before you apply for a ROTC program.

Benefits

You might qualify for a Federal financial assistance program because you are a veteran, a veteran's dependent, a disabled person or a disabled person's dependent.

For example, the Vietnam G.I. Bill provides money for education for people who served in the Armed Forces between 1955 and 1977. There are other limitations relating to length of service, nature of discharge, etc. You can get more information on this and other veteran (and dependent's) programs by sending for "Federal Benefits for Veterans and Dependents (VA Fact Sheet IS-1)". It costs $2.50 from:

Superintendent of Documents
U.S. Government Printing Office
Washington, DC 20402
Request publication number S/N 051-000-0147-1.

Supplemental Security Income (SSI) is a Federal program to provide assistance to people who are aged, blind or handicapped and have few or no resources.

Social Security Disability Insurance (SSDI) programs allow eligible disabled persons and their eligible dependents to receive monthly cash benefits from their Social Security Trust fund.

Both SSI and SSDI can help qualified students pay for college.

Contact your local Social Security Administration to find out if you qualify and how to apply.

Your College's Financial Aid Office

Most financial aid comes *through* colleges. Students apply to the college's financial aid office to obtain the assistance.

This type of financial aid is not restricted to specific areas of study. It's almost always based on a combination of need and academic performance. Check with the financial aid office to find out how they can help you put together the best financial aid package.

In the 1976 amendments to the Higher Education Act, Congress required schools and colleges to provide specific financial aid information to students and potential students. Schools and colleges must tell you:

- what aid is available
- how the aid is distributed
- how you can apply
- the cost of attending the school
- the school's refund policy
- the school's academic program
- how many students stay at the school
- how many students complete their schooling there
- rights and responsibilities of the school's students
- the name of the school official who provides student financial aid information

Any school that receives Federal funds (and almost all of them do) may not discriminate against students on the basis of race, sex, age, ethnicity or handicap.

Private Groups: Clubs, Foundations or Organizations

Many private clubs, foundations, unions and companies have established programs to help students pay for college. Usually there are specific restrictions on who can apply. Selection usually depends on financial need and academic achievement.

Here are some places to try:

- clubs and organizations to which you or your parents belong (scouts, 4-H, Elks, sororities and fraternities)
- other local clubs or organizations (For instance, Catholic Daughters of America awarded 37 $200 scholarships for students training to become teachers of the handicapped in any field. Write Mrs. Lila Dillis, National Scholarship Chairman, 2309 Huntleigh Dr., Oklahoma City, Oklahoma 73120).
- groups concerned with assisting people with your interests or talents
- your church or synagogue
- your employer or your parent's employer

Check with your guidance counselor for information about other private scholarships.

There are many ethnic organizations that offer scholarships. Again, once you establish your eligibility, scholarships are awarded based on need and academic achievement. Here are a few examples:

Japanese American Citizen League
1765 Sutter Street
San Francisco, CA 94114

Daughters of Penelope (Greek women)
1422 K Street, NW
Washington, DC 20005

The Kosciuszko Foundation (for Poles)
15 East 65th Street
New York, NY 10021

UNICO (for Italians)
72 Burroughs Place
Bloomfield, NJ 07003

National Scholarship Service and Fund for Negro Students
1501 Broadway, Suite 611
New York, NY 10036

Native American Scholarship Fund, Inc.
151 University Avenue, Suite 203
Palo Alto, CA 94301

Mexican-American Business and Professional Scholarship Association
P.O. Box 22292
Los Angeles, CA 90022

Professional organizations also provide scholarship and loan money for people preparing to enter their professions, and they can provide information about other sources of assistance. Write to the professional associations in your proposed field. For instance, *Student Financial Aid: Speech-Language Pathology & Audiology* is available from the American Speech-Language-Hearing Association, 10801 Rockville Pike, Rockville, MD 20852.

Most financial aid comes from the Federal government through colleges to students. The private sources described here have limited amounts of money and a lot of competition. The amount of money available may range from $50.00 to help defray the cost of books to full expenses plus room and board for four years. Be creative

and look around—see what you can put together for yourself.

Creative Options

There are a number of ways to finance your education that are not exactly "financial aid". Here are some suggestions.

1. Local lenders (banks, credit unions, savings and loans) may have education funds.

2. Many businesses offer courses for college credit. Send $15 for *A Guide to Education Programs in Noncollegiate Organizations*, Cultural Education Center, Empire State Plaza, Albany, NY 12230 (or see if a nearby college or public library has it).

3. Life insurance endowments purchased when you were born are often payable when a student reaches college age.

4. Work your way through college—type papers, deliver bagels to dormitories on weekends, run a chore service—the possibilities for your own business are endless.

5. Check into cooperative education—you work and earn money one semester and go to school the next. For a free booklet, write to:

The National Commission for
Cooperative Education
300 Huntington Avenue
Boston, MA 02115

6. Can you qualify for Advance Placement? Sometimes you can take Advance Placement courses in high school—these are worth college credits. You might be able to pass achievement tests and "AP" out of certain college requirements. You'll save money by saving time. Write to:

Advance Placement Program
College Entrance Examination Board
888 Seventh Avenue
New York, NY 10019

7. Hire someone to find the financial aid for you. The Scholarship Search Company (1775 Broadway, New York, NY 10019) maintains the largest scholarship information bank in the U.S. The student pays a fee, fills out an application and receives a computer printout with 5–15 appropriate financial aid sources on it.

How-To Guides and Directories of Financial Aid Resources

The first places to check about financial aid information are your high school guidance office, college financial aid office and public library. You may also want to check a library or bookstore for the following books:

After Scholarships, What?, Creative Ways to Lower Your College Costs and the Colleges That Offer Them, edited by Patricia Consolloy, Peterson's Guides, Dept. 1492, P.O. Box 2123, Princeton, NJ 08540, 1981 ($8.00).

Chronicle Student Aid Annual, Chronicle Guidance Publications, Inc. P.O. Box 271, Moravia, NY 13118 (Catalog No. 502A) ($14.50 plus $1.45 postage and handling).

College Costs 1981-82, Consumer Information Center, Dept. 204-K, Pueblo, CO 81009 ($2.00).

Don't Miss Out: The Ambitious Student's Guide to Scholarships and Loans, 1980-82 edition, by Robert Leider, Octameron Associate, P.O. Box 3437, Alexandria, VA 22302 ($2.50 plus $.50 postage).

Financing College Education, by Kenneth A. Kohl and Irene C. Kohl, Harper Colophon Books, New York, 1981 ($4.95).

How To Beat the High Cost of Learning, by Leo L. Kornfeld, Connie McClung Siegel and William Lairdsiegel, Rawson, Wade Publishers, Inc., New York, 1981 ($7.95).

Money for College! How to Get it, Barron's Education Sales, Inc., 113 Crossways Park Drive, Woodbury, NY 11797 ($2.50).

Need A Lift? To Educational Opportunities, Careers, Loans, Scholarships, Employment, (published annually) The American Legion Education Program, Americanism and Children and Youth Division, Indianapolis, IN 46206 (or call your local American Legion) ($1.00).

Scholarships, Fellowships and Loans, Volume VI. by S. Norman Feingold and Marie Feingold, Bellmar Publishing Company, P.O. Box 164, Arlington, MA 02174, 1977 ($45.00).

Selected List of Postsecondary Education Opportunities for Minorities and Women, GPO Stock #065-000-0018-7, Superintendent of Documents, GPO, Washington, DC 20402 ($6.00).

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